

**United States Bankruptcy Court  
Northern District of California**

**Voluntary Petition**

|   |   |
|---|---|
| Name of Debtor (if individual, enter Last, First, Middle):<br><b>Wallin, Rodney Manuel</b>  | Name of Joint Debtor (Spouse) (Last, First, Middle):<br><b>Wallin, Erica Katalin</b>  |
| All Other Names used by the Debtor in the last 8 years<br>(include married, maiden, and trade names):   | All Other Names used by the Joint Debtor in the last 8 years<br>(include married, maiden, and trade names):<br><b>FKA Erica Fovenyessy</b>  |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN<br>(if more than one, state all)<br><b>xxx-xx-8988</b>  | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN<br>(if more than one, state all)<br><b>xxx-xx-1179</b>  |
| Street Address of Debtor (No. and Street, City, and State):<br><b>7347 Sedgefield Ave.<br/>San Ramon, CA</b><br><div style="text-align: right;">ZIP Code<br/><b>94583</b></div> | Street Address of Joint Debtor (No. and Street, City, and State):<br><b>7347 Sedgefield Ave.<br/>San Ramon, CA</b><br><div style="text-align: right;">ZIP Code<br/><b>94583</b></div> |
| County of Residence or of the Principal Place of Business:<br><b>Contra Costa</b>   | County of Residence or of the Principal Place of Business:<br><b>Contra Costa</b>   |
| Mailing Address of Debtor (if different from street address):<br><br><div style="text-align: right;">ZIP Code</div>   | Mailing Address of Joint Debtor (if different from street address):<br><br><div style="text-align: right;">ZIP Code</div>   |
| Location of Principal Assets of Business Debtor<br>(if different from street address above):  |   |

|  |   |   |
|--|---|---|
| <b>Type of Debtor</b><br>(Form of Organization)<br>(Check one box)<br><br><input checked="" type="checkbox"/> Individual (includes Joint Debtors)<br><i>See Exhibit D on page 2 of this form.</i><br><input type="checkbox"/> Corporation (includes LLC and LLP)<br><input type="checkbox"/> Partnership<br><input type="checkbox"/> Other (If debtor is not one of the above entities,<br>check this box and state type of entity below.) | <b>Nature of Business</b><br>(Check one box)<br><br><input type="checkbox"/> Health Care Business<br><input type="checkbox"/> Single Asset Real Estate as defined<br>in 11 U.S.C. § 101 (51B)<br><input type="checkbox"/> Railroad<br><input type="checkbox"/> Stockbroker<br><input type="checkbox"/> Commodity Broker<br><input type="checkbox"/> Clearing Bank<br><input type="checkbox"/> Other<br><br><b>Tax-Exempt Entity</b><br>(Check box, if applicable)<br><input type="checkbox"/> Debtor is a tax-exempt organization<br>under Title 26 of the United States<br>Code (the Internal Revenue Code). | <b>Chapter of Bankruptcy Code Under Which<br/>the Petition is Filed</b> (Check one box)<br><br><input checked="" type="checkbox"/> Chapter 7<br><input type="checkbox"/> Chapter 9<br><input type="checkbox"/> Chapter 11<br><input type="checkbox"/> Chapter 12<br><input type="checkbox"/> Chapter 13<br><br><input type="checkbox"/> Chapter 15 Petition for Recognition<br>of a Foreign Main Proceeding<br><input type="checkbox"/> Chapter 15 Petition for Recognition<br>of a Foreign Nonmain Proceeding<br><br><b>Nature of Debts</b><br>(Check one box)<br><br><input checked="" type="checkbox"/> Debts are primarily consumer debts,<br>defined in 11 U.S.C. § 101(8) as<br>"incurred by an individual primarily for<br>a personal, family, or household purpose."<br><input type="checkbox"/> Debts are primarily<br>business debts. |
|--|---|---|

|   |   |
|---|---|
| <b>Filing Fee</b> (Check one box)<br><br><input checked="" type="checkbox"/> Full Filing Fee attached<br><br><input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must<br>attach signed application for the court's consideration certifying that the debtor<br>is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.<br><br><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must<br>attach signed application for the court's consideration. See Official Form 3B. | <b>Chapter 11 Debtors</b><br>Check one box:<br><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).<br><input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).<br>Check if:<br><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed<br>to insiders or affiliates) are less than \$2,190,000.<br><br>Check all applicable boxes:<br><input type="checkbox"/> A plan is being filed with this petition.<br><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more<br>classes of creditors, in accordance with 11 U.S.C. § 1126(b). |
|---|---|

|   |  |   |  |  |   |  |   |   |  |                                       |  |  |   |  |  |   |  |   |   |  |  |  |   |  |  |   |  |   |   |  |                                  |
|---|--|---|--|--|---|--|---|---|--|---------------------------------------|--|--|---|--|--|---|--|---|---|--|--|--|---|--|--|---|--|---|---|--|----------------------------------|
| <b>Statistical/Administrative Information</b><br><input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.<br><input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid,<br>there will be no funds available for distribution to unsecured creditors.<br><br>Estimated Number of Creditors<br><table style="width:100%; text-align: center;"> <tr> <td><input type="checkbox"/> 1-49</td> <td><input checked="" type="checkbox"/> 50-99</td> <td><input type="checkbox"/> 100-199</td> <td><input type="checkbox"/> 200-999</td> <td><input type="checkbox"/> 1,000-5,000</td> <td><input type="checkbox"/> 5,001-10,000</td> <td><input type="checkbox"/> 10,001-25,000</td> <td><input type="checkbox"/> 25,001-50,000</td> <td><input type="checkbox"/> 50,001-100,000</td> <td><input type="checkbox"/> OVER 100,000</td> </tr> </table> Estimated Assets<br><table style="width:100%; text-align: center;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input checked="" type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table> Estimated Liabilities<br><table style="width:100%; text-align: center;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input checked="" type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table> | <input type="checkbox"/> 1-49                  | <input checked="" type="checkbox"/> 50-99       | <input type="checkbox"/> 100-199                             | <input type="checkbox"/> 200-999                     | <input type="checkbox"/> 1,000-5,000                  | <input type="checkbox"/> 5,001-10,000                  | <input type="checkbox"/> 10,001-25,000                  | <input type="checkbox"/> 25,001-50,000                | <input type="checkbox"/> 50,001-100,000        | <input type="checkbox"/> OVER 100,000 | <input type="checkbox"/> \$0 to \$50,000 | <input type="checkbox"/> \$50,001 to \$100,000 | <input type="checkbox"/> \$100,001 to \$500,000 | <input checked="" type="checkbox"/> \$500,001 to \$1 million | <input type="checkbox"/> \$1,000,001 to \$10 million | <input type="checkbox"/> \$10,000,001 to \$50 million | <input type="checkbox"/> \$50,000,001 to \$100 million | <input type="checkbox"/> \$100,000,001 to \$500 million | <input type="checkbox"/> \$500,000,001 to \$1 billion | <input type="checkbox"/> More than \$1 billion | <input type="checkbox"/> \$0 to \$50,000 | <input type="checkbox"/> \$50,001 to \$100,000 | <input type="checkbox"/> \$100,001 to \$500,000 | <input checked="" type="checkbox"/> \$500,001 to \$1 million | <input type="checkbox"/> \$1,000,001 to \$10 million | <input type="checkbox"/> \$10,000,001 to \$50 million | <input type="checkbox"/> \$50,000,001 to \$100 million | <input type="checkbox"/> \$100,000,001 to \$500 million | <input type="checkbox"/> \$500,000,001 to \$1 billion | <input type="checkbox"/> More than \$1 billion | THIS SPACE IS FOR COURT USE ONLY |
| <input type="checkbox"/> 1-49   | <input checked="" type="checkbox"/> 50-99      | <input type="checkbox"/> 100-199                | <input type="checkbox"/> 200-999                             | <input type="checkbox"/> 1,000-5,000                 | <input type="checkbox"/> 5,001-10,000                 | <input type="checkbox"/> 10,001-25,000                 | <input type="checkbox"/> 25,001-50,000                  | <input type="checkbox"/> 50,001-100,000               | <input type="checkbox"/> OVER 100,000          |                                       |  |  |   |  |  |   |  |   |   |  |  |  |   |  |  |   |  |   |   |  |                                  |
| <input type="checkbox"/> \$0 to \$50,000  | <input type="checkbox"/> \$50,001 to \$100,000 | <input type="checkbox"/> \$100,001 to \$500,000 | <input checked="" type="checkbox"/> \$500,001 to \$1 million | <input type="checkbox"/> \$1,000,001 to \$10 million | <input type="checkbox"/> \$10,000,001 to \$50 million | <input type="checkbox"/> \$50,000,001 to \$100 million | <input type="checkbox"/> \$100,000,001 to \$500 million | <input type="checkbox"/> \$500,000,001 to \$1 billion | <input type="checkbox"/> More than \$1 billion |                                       |  |  |   |  |  |   |  |   |   |  |  |  |   |  |  |   |  |   |   |  |                                  |
| <input type="checkbox"/> \$0 to \$50,000  | <input type="checkbox"/> \$50,001 to \$100,000 | <input type="checkbox"/> \$100,001 to \$500,000 | <input checked="" type="checkbox"/> \$500,001 to \$1 million | <input type="checkbox"/> \$1,000,001 to \$10 million | <input type="checkbox"/> \$10,000,001 to \$50 million | <input type="checkbox"/> \$50,000,001 to \$100 million | <input type="checkbox"/> \$100,000,001 to \$500 million | <input type="checkbox"/> \$500,000,001 to \$1 billion | <input type="checkbox"/> More than \$1 billion |                                       |  |  |   |  |  |   |  |   |   |  |  |  |   |  |  |   |  |   |   |  |                                  |

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Wallin, Rodney Manuel****Wallin, Erica Katalin****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

**- None -**

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X /s/ John G. Finnicks**

Signature of Attorney for Debtor(s)

**November 18, 2009**

(Date)

**John G. Finnicks****Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☒ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

- ☐
- Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Wallin, Rodney Manuel****Wallin, Erica Katalin****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Rodney Manuel Wallin**Signature of Debtor **Rodney Manuel Wallin****X /s/ Erica Katalin Wallin**Signature of Joint Debtor **Erica Katalin Wallin**

Telephone Number (If not represented by attorney)

**November 18, 2009**

Date

**Signature of Attorney\*****X /s/ John G. Finnicks**

Signature of Attorney for Debtor(s)

**John G. Finnicks 104415**

Printed Name of Attorney for Debtor(s)

**John G. Finnicks**

Firm Name

**Attorney at Law  
1806 Bonanza Street  
Walnut Creek, CA 94596**

Address

**(925) 934-9400**

Telephone Number

**November 18, 2009**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

**United States Bankruptcy Court**  
**Northern District of California**

In re **Rodney Manuel Wallin,**  
**Erica Katalin Wallin**

Debtors

Case No. \_\_\_\_\_

Chapter 7

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE   | ATTACHED<br>(YES/NO) | NO. OF<br>SHEETS | ASSETS            | LIABILITIES       | OTHER           |
|--|----------------------|------------------|-------------------|-------------------|-----------------|
| A - Real Property  | <b>Yes</b>           | <b>1</b>         | <b>538,000.00</b> |                   |                 |
| B - Personal Property  | <b>Yes</b>           | <b>3</b>         | <b>94,580.00</b>  |                   |                 |
| C - Property Claimed as Exempt   | <b>Yes</b>           | <b>1</b>         |                   |                   |                 |
| D - Creditors Holding Secured Claims   | <b>Yes</b>           | <b>4</b>         |                   | <b>748,228.00</b> |                 |
| E - Creditors Holding Unsecured<br>Priority Claims (Total of Claims on Schedule E) | <b>Yes</b>           | <b>1</b>         |                   | <b>0.00</b>       |                 |
| F - Creditors Holding Unsecured<br>Nonpriority Claims                              | <b>Yes</b>           | <b>9</b>         |                   | <b>78,389.00</b>  |                 |
| G - Executory Contracts and<br>Unexpired Leases                                    | <b>Yes</b>           | <b>1</b>         |                   |                   |                 |
| H - Codebtors  | <b>Yes</b>           | <b>1</b>         |                   |                   |                 |
| I - Current Income of Individual<br>Debtor(s)                                      | <b>Yes</b>           | <b>1</b>         |                   |                   | <b>4,797.00</b> |
| J - Current Expenditures of Individual<br>Debtor(s)                                | <b>Yes</b>           | <b>2</b>         |                   |                   | <b>6,519.00</b> |
| Total Number of Sheets of ALL Schedules  |                      | <b>24</b>        |                   |                   |                 |
| Total Assets   |                      |                  | <b>632,580.00</b> |                   |                 |
| Total Liabilities  |                      |                  |                   | <b>826,617.00</b> |                 |

**United States Bankruptcy Court**  
**Northern District of California**

In re **Rodney Manuel Wallin,  
Erica Katalin Wallin**

Debtors

Case No. \_\_\_\_\_

Chapter 7

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

| Type of Liability   | Amount      |
|---|-------------|
| Domestic Support Obligations (from Schedule E)  | <b>0.00</b> |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)  | <b>0.00</b> |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | <b>0.00</b> |
| Student Loan Obligations (from Schedule F)  | <b>0.00</b> |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E                   | <b>0.00</b> |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)                           | <b>0.00</b> |
| TOTAL   | <b>0.00</b> |

**State the following:**

|   |                 |
|---|-----------------|
| Average Income (from Schedule I, Line 16)   | <b>4,797.00</b> |
| Average Expenses (from Schedule J, Line 18)   | <b>6,519.00</b> |
| Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 ) | <b>6,766.00</b> |

**State the following:**

|  |             |                   |
|--|-------------|-------------------|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column               |             | <b>210,228.00</b> |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column             | <b>0.00</b> |                   |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column |             | <b>0.00</b>       |
| 4. Total from Schedule F   |             | <b>78,389.00</b>  |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4)               |             | <b>288,617.00</b> |

In re     **Rodney Manuel Wallin,  
Erica Katalin Wallin**

Case No. \_\_\_\_\_

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| Description and Location of Property                     | Nature of Debtor's Interest in Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption | Amount of Secured Claim |
|--|---|------------------------------------|--|-------------------------|
| Residence at 7347 Sedgefield Ave., San Ramon, California | fee simple                              | C                                  | 538,000.00   | 748,228.00              |

Sub-Total >     **538,000.00**     (Total of this page)

Total >     **538,000.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **Rodney Manuel Wallin,  
Erica Katalin Wallin**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

| Type of Property   | N<br>O<br>N<br>E | Description and Location of Property                 | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
|--|------------------|--|---|---|
| 1. Cash on hand  |                  | <b>Cash on hand</b>                                  | <b>C</b>                                    | <b>50.00</b>  |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. |                  | <b>Community Bank of the Bay checking account</b>    | <b>C</b>                                    | <b>2,175.00</b>   |
|  |                  | <b>San Diego County Credit Union savings account</b> | <b>C</b>                                    | <b>50.00</b>  |
| 3. Security deposits with public utilities, telephone companies, landlords, and others.  | <b>X</b>         |  |   |   |
| 4. Household goods and furnishings, including audio, video, and computer equipment.  |                  | <b>Misc. household goods and furnishings</b>         | <b>C</b>                                    | <b>3,500.00</b>   |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  | <b>X</b>         |  |   |   |
| 6. Wearing apparel.  |                  | <b>Clothing</b>                                      | <b>C</b>                                    | <b>2,500.00</b>   |
| 7. Furs and jewelry.   |                  | <b>Misc. jewelry</b>                                 | <b>C</b>                                    | <b>3,000.00</b>   |
| 8. Firearms and sports, photographic, and other hobby equipment.   | <b>X</b>         |  |   |   |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.   |                  | <b>Debtor Rodney Wallin's term life insurance</b>    | <b>C</b>                                    | <b>0.00</b>   |
| 10. Annuities. Itemize and name each issuer.   | <b>X</b>         |  |   |   |

Sub-Total > **11,275.00**  
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

**Case: 09-71049 Doc# 1 Filed: 11/18/09 Entered: 11/18/09 18:50:36 Page 7 of 55**

In re **Rodney Manuel Wallin,  
Erica Katalin Wallin**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

| Type of Property  | N<br>O<br>N<br>E | Description and Location of Property   | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
|---|------------------|--|---|---|
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | <b>X</b>         |  |   |   |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.   |                  | <b>Debtor Erica Wallin's Individual Retirement Account with Morgan Stanley</b>   | <b>C</b>                                    | <b>35,805.00</b>  |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize.   |                  | <b>Debtor Rodney Wallin owns a 49% stock interest in Accounts Receivable Recovery Partners, Inc., a closely held California corporation, which is still in the start up stage.</b> | <b>C</b>                                    | <b>Unknown</b>  |
| 14. Interests in partnerships or joint ventures. Itemize.   | <b>X</b>         |  |   |   |
| 15. Government and corporate bonds and other negotiable and nonnegotiable instruments.  | <b>X</b>         |  |   |   |
| 16. Accounts receivable.  | <b>X</b>         |  |   |   |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  | <b>X</b>         |  |   |   |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  |                  | <b>Loan owed by a company named Priority Financial, Inc., which went out of business in October, 2007</b>  | <b>C</b>                                    | <b>40,500.00</b>  |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  | <b>X</b>         |  |   |   |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  | <b>X</b>         |  |   |   |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.  | <b>X</b>         |  |   |   |

Sub-Total > **76,305.00**  
(Total of this page)

Sheet 1 of 2 continuation sheets attached  
to the Schedule of Personal Property

**Case: 09-71049 Doc# 1 Filed: 11/18/09 Entered: 11/18/09 18:50:36 Page 8 of 55**



In re **Rodney Manuel Wallin,  
Erica Katalin Wallin**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

| Type of Property  | N<br>O<br>N<br>E | Description and Location of Property                                      | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
|---|------------------|---|---|---|
| 22. Patents, copyrights, and other intellectual property. Give particulars.   | <b>X</b>         |   |   |   |
| 23. Licenses, franchises, and other general intangibles. Give particulars.  | <b>X</b>         |   |   |   |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | <b>X</b>         |   |   |   |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories.  |                  | <b>1996 Landrover Discovery automobile</b>                                | <b>C</b>                                    | <b>2,000.00</b>   |
|   |                  | <b>2000 BMW 323i automobile</b>   | <b>C</b>                                    | <b>5,000.00</b>   |
| 26. Boats, motors, and accessories.   | <b>X</b>         |   |   |   |
| 27. Aircraft and accessories.   | <b>X</b>         |   |   |   |
| 28. Office equipment, furnishings, and supplies.  | <b>X</b>         |   |   |   |
| 29. Machinery, fixtures, equipment, and supplies used in business.  | <b>X</b>         |   |   |   |
| 30. Inventory.  | <b>X</b>         |   |   |   |
| 31. Animals.  | <b>X</b>         |   |   |   |
| 32. Crops - growing or harvested. Give particulars.   | <b>X</b>         |   |   |   |
| 33. Farming equipment and implements.   | <b>X</b>         |   |   |   |
| 34. Farm supplies, chemicals, and feed.   | <b>X</b>         |   |   |   |
| 35. Other personal property of any kind not already listed. Itemize.  |                  | <b>Coupons in Regency Club at Reef Resort, Cozumel, Mexico time share</b> | <b>C</b>                                    | <b>Unknown</b>  |

|                      |                  |
|----------------------|------------------|
| Sub-Total >          | <b>7,000.00</b>  |
| (Total of this page) |                  |
| Total >              | <b>94,580.00</b> |

Sheet 2 of 2 continuation sheets attached  
to the Schedule of Personal Property

(Report also on Summary of Schedules)

**Case: 09-71049 Doc# 1 Filed: 11/18/09 Entered: 11/18/09 18:50:36 Page 9 of 55**

In re **Rodney Manuel Wallin,  
Erica Katalin Wallin**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds  
\$136,875.

| Description of Property  | Specify Law Providing<br>Each Exemption   | Value of<br>Claimed<br>Exemption | Current Value of<br>Property Without<br>Deducting Exemption |
|--|---|----------------------------------|---|
| <b>Cash on Hand</b>  |   |                                  |   |
| Cash on hand   | C.C.P. § 703.140(b)(5)  | 50.00                            | 50.00   |
| <b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>   |   |                                  |   |
| Community Bank of the Bay checking account   | C.C.P. § 703.140(b)(5)  | 2,175.00                         | 2,175.00  |
| San Diego County Credit Union savings<br>account   | C.C.P. § 703.140(b)(5)  | 50.00                            | 50.00   |
| <b>Household Goods and Furnishings</b>   |   |                                  |   |
| Misc. household goods and furnishings  | C.C.P. § 703.140(b)(3)  | 3,500.00                         | 3,500.00  |
| <b>Wearing Apparel</b>   |   |                                  |   |
| Clothing   | C.C.P. § 703.140(b)(3)  | 2,500.00                         | 2,500.00  |
| <b>Furs and Jewelry</b>  |   |                                  |   |
| Misc. jewelry  | C.C.P. § 703.140(b)(4)<br>C.C.P. § 703.140(b)(5)                                | 1,350.00<br>1,650.00             | 3,000.00  |
| <b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>  |   |                                  |   |
| Debtor Erica Wallin's Individual Retirement<br>Account with Morgan Stanley   | C.C.P. § 703.140(b)(10)(E)<br>29 U.S.C.A. § 1056(d)<br>11 U.S.C. § 522(b)(3)(C) | 100%<br>100%<br>100%             | 35,805.00   |
| <b>Stock and Interests in Businesses</b>   |   |                                  |   |
| Debtor Rodney Wallin owns a 49% stock<br>interest in Accounts Receivable Recovery<br>Partners, Inc., a closely held California<br>corporation, which is still in the start up stage. | C.C.P. § 703.140(b)(5)  | 14,200.00                        | Unknown   |
| <b>Automobiles, Trucks, Trailers, and Other Vehicles</b>   |   |                                  |   |
| 1996 Landrover Discovery automobile  | C.C.P. § 703.140(b)(2)  | 2,000.00                         | 2,000.00  |
| 2000 BMW 323i automobile   | C.C.P. § 703.140(b)(2)<br>C.C.P. § 703.140(b)(5)                                | 1,300.00<br>3,700.00             | 5,000.00  |

Total: **139,890.00** **54,080.00**0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **Rodney Manuel Wallin,  
Erica Katalin Wallin**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.) | C<br>O<br>D<br>E<br>B<br>T<br>O<br>R | H<br>U<br>S<br>B<br>A<br>N<br>D  | W<br>I<br>F<br>E | J<br>O<br>I<br>N<br>T | C<br>O<br>M<br>M<br>U<br>N<br>I<br>T<br>Y | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF<br>CLAIM<br>WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION, IF<br>ANY |
|--|--------------------------------------|--|------------------|-----------------------|---|--|--|--------------------------------------|--|---------------------------------|
|  |                                      | DATE CLAIM WAS INCURRED,<br>NATURE OF LIEN, AND<br>DESCRIPTION AND VALUE<br>OF PROPERTY<br>SUBJECT TO LIEN |                  |                       |   |  |  |                                      |  |                                 |
| Account No.  |                                      |  |                  |                       |   |  |  |                                      |  |                                 |
| <b>1st National Lending Services<br/>75 Rowland Way<br/>Novato, CA 94945</b>                                     |                                      |  |                  |                       |   |  |  |                                      |  |                                 |
|  | C                                    |  |                  |                       |   |  |  |                                      |  |                                 |
|  |                                      |  |                  |                       |   |  |  |                                      | 0.00   | 0.00                            |
| Account No.  |                                      |  |                  |                       |   |  |  |                                      |  |                                 |
| <b>1st National Lending Services<br/>50 Iron Point Circle, Ste 200<br/>Folsom, CA 95630</b>                      |                                      |  |                  |                       |   |  |  |                                      |  |                                 |
|  | C                                    |  |                  |                       |   |  |  |                                      |  |                                 |
|  |                                      |  |                  |                       |   |  |  |                                      | 0.00   | 0.00                            |
| Account No.  |                                      |  |                  |                       |   |  |  |                                      |  |                                 |
| <b>BAC Home Loans Servicing, LP<br/>P.O. Box 10287<br/>Van Nuys, CA 91410-0287</b>                               |                                      |  |                  |                       |   |  |  |                                      |  |                                 |
|  | C                                    |  |                  |                       |   |  |  |                                      |  |                                 |
|  |                                      |  |                  |                       |   |  |  |                                      | 0.00   | 0.00                            |
| Account No.  |                                      |  |                  |                       |   |  |  |                                      |  |                                 |
| <b>BAC Home Loans Servicing, LP<br/>P.O. Box 10219<br/>Van Nuys, CA 91410-0219</b>                               |                                      |  |                  |                       |   |  |  |                                      |  |                                 |
|  | C                                    |  |                  |                       |   |  |  |                                      |  |                                 |
|  |                                      |  |                  |                       |   |  |  |                                      | 0.00   | 0.00                            |
| Subtotal<br>(Total of this page)   |                                      |  |                  |                       |   |  |  |                                      | 0.00   | 0.00                            |

3 continuation sheets attached

In re **Rodney Manuel Wallin,  
Erica Katalin Wallin**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

| CREDITOR'S NAME<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions.) | C<br>O<br>D<br>E<br>D<br>E<br>B<br>I<br>T<br>O<br>R | H<br>W<br>J<br>C | Husband, Wife, Joint, or Community   | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF<br>CLAIM<br>WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION, IF<br>ANY |
|--|---|------------------|--|--|--|--------------------------------------|--|---------------------------------|
|  |   |                  | DATE CLAIM WAS INCURRED,<br>NATURE OF LIEN, AND<br>DESCRIPTION AND VALUE<br>OF PROPERTY<br>SUBJECT TO LIEN |  |  |                                      |  |                                 |
| Account No.  |   | H                | Duplicate  |  |  |                                      |  |                                 |
| BAC Home Loans Servicing, LP<br>450 American St.<br>Simi Valley, CA 93065                                  |   |                  | Residence at 7347 Sedgefield Ave., San<br>Ramon, California  |  |  |                                      |  |                                 |
| Value \$   |   |                  | 538,000.00   |  |  |                                      |  |                                 |
| Account No. xxxxx3038  |   | C                | 2006   |  |  |                                      |  |                                 |
| Bank of America<br>Customer Service<br>P.O. Box 5170<br>Simi Valley, CA 93062-5170                         |   |                  | First deed of trust<br><br>Residence at 7347 Sedgefield Ave., San<br>Ramon, California                     |  |  |                                      |  |                                 |
| Value \$   |   |                  | 538,000.00   |  |  |                                      |  |                                 |
| Account No. xxxxx7595  |   | C                | 2007   |  |  |                                      |  |                                 |
| Bank of America<br>Customer Service<br>P.O. Box 5170<br>Simi Valley, CA 93062-5170                         |   |                  | Second deed of trust<br><br>Residence at 7347 Sedgefield Ave., San<br>Ramon, California                    |  |  |                                      |  |                                 |
| Value \$   |   |                  | 538,000.00   |  |  |                                      |  |                                 |
| Account No.  |   | C                | Duplicate  |  |  |                                      |  |                                 |
| Bank of America<br>P.O. Box 10287<br>Van Nuys, CA 91410-0287   |   |                  | Residence at 7347 Sedgefield Ave., San<br>Ramon, California  |  |  |                                      |  |                                 |
| Value \$   |   |                  | 538,000.00   |  |  |                                      |  |                                 |
| Account No.  |   | C                | Duplicate  |  |  |                                      |  |                                 |
| Bank of America<br>201 N Tryon St<br>Charlotte, NC 28202   |   |                  | Residence at 7347 Sedgefield Ave., San<br>Ramon, California  |  |  |                                      |  |                                 |
| Value \$   |   |                  | 538,000.00   |  |  |                                      |  |                                 |
| Subtotal   |   |                  |  |  |  |                                      | 748,228.00   | 210,228.00                      |
| (Total of this page)   |   |                  |  |  |  |                                      |  |                                 |

Sheet 1 of 3 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

Sheet 1 of 3 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re **Rodney Manuel Wallin,  
Erica Katalin Wallin**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions.) | C<br>O<br>D<br>E<br>D<br>E<br>B<br>I<br>T<br>O<br>R | H<br>U<br>S<br>B<br>A<br>N<br>D,<br>W<br>I<br>F<br>E,<br>J<br>O<br>I<br>N<br>T,<br>O<br>R<br>C<br>O<br>M<br>M<br>U<br>N<br>I<br>T<br>Y | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF<br>CLAIM<br>WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION, IF<br>ANY |
|--|---|--|--|--|--------------------------------------|--|---------------------------------|
|  |   | DATE CLAIM WAS INCURRED,<br>NATURE OF LIEN, AND<br>DESCRIPTION AND VALUE<br>OF PROPERTY<br>SUBJECT TO LIEN                             |  |  |                                      |  |                                 |
| Account No. <b>xxx-xxx-020-4 00</b>  |   | <b>2009-2010</b>   |  |  |                                      |  |                                 |
| <b>Contra Costa County Tax Collector<br/>Room 100, 625 Court Street<br/>Martinez, CA 94553</b>             |   | <b>property tax lien</b>   |  |  |                                      |  |                                 |
|  | <b>C</b>  | <b>Residence at 7347 Sedgefield Ave., San<br/>Ramon, California</b>  |  |  |                                      |  |                                 |
|  |   | Value \$ <b>538,000.00</b>   |  |  |                                      | <b>0.00</b>  | <b>0.00</b>                     |
| Account No.  |   | <b>Duplicate</b>   |  |  |                                      |  |                                 |
| <b>Contra Costa County Tax Collector<br/>P.O. Box 7002<br/>San Francisco, CA 94120-7002</b>                |   | <b>Residence at 7347 Sedgefield Ave., San<br/>Ramon, California</b>  |  |  |                                      |  |                                 |
|  | <b>C</b>  |  |  |  |                                      |  |                                 |
|  |   | Value \$ <b>538,000.00</b>   |  |  |                                      | <b>0.00</b>  | <b>0.00</b>                     |
| Account No.  |   | <b>Duplicate</b>   |  |  |                                      |  |                                 |
| <b>Countrywide Home Loans<br/>450 American St.<br/>Simi Valley, CA 93065</b>                               |   | <b>Residence at 7347 Sedgefield Ave., San<br/>Ramon, California</b>  |  |  |                                      |  |                                 |
|  | <b>C</b>  |  |  |  |                                      |  |                                 |
|  |   | Value \$ <b>538,000.00</b>   |  |  |                                      | <b>0.00</b>  | <b>0.00</b>                     |
| Account No.  |   | <b>Duplicate</b>   |  |  |                                      |  |                                 |
| <b>Countrywide Home Loans<br/>MSN SV-26B<br/>P.O. Box 10229<br/>Van Nuys, CA 91410-0229</b>                |   | <b>Residence at 7347 Sedgefield Ave., San<br/>Ramon, California</b>  |  |  |                                      |  |                                 |
|  | <b>C</b>  |  |  |  |                                      |  |                                 |
|  |   | Value \$ <b>538,000.00</b>   |  |  |                                      | <b>0.00</b>  | <b>0.00</b>                     |
| Account No.  |   | <b>Duplicate</b>   |  |  |                                      |  |                                 |
| <b>Countrywide Home Loans, Inc.<br/>400 Countrywide Way SV-35<br/>Simi Valley, CA 93065</b>                |   | <b>Residence at 7347 Sedgefield Ave., San<br/>Ramon, California</b>  |  |  |                                      |  |                                 |
|  | <b>C</b>  |  |  |  |                                      |  |                                 |
|  |   | Value \$ <b>538,000.00</b>   |  |  |                                      | <b>0.00</b>  | <b>0.00</b>                     |
| Subtotal   |   |  |  |  |                                      | <b>0.00</b>  | <b>0.00</b>                     |
| (Total of this page)   |   |  |  |  |                                      |  |                                 |

Sheet **2** of **3** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re **Rodney Manuel Wallin,  
Erica Katalin Wallin**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions.) | C<br>O<br>D<br>E<br>B<br>O<br>R | Husband, Wife, Joint, or Community  | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF<br>CLAIM<br>WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION, IF<br>ANY |
|--|---------------------------------|---|--|--|--------------------------------------|--|---------------------------------|
|  |                                 | H<br>W<br>J<br>C  |  |  |                                      |  |                                 |
| Account No.  |                                 |   |  |  |                                      |  |                                 |
| <b>E-Loan, Inc.<br/>6230 Stoneridge Mall Road<br/>Pleasanton, CA 94588</b>                                 | <b>C</b>                        | <b>Duplicate (Bank of America, 2d mtg.)</b>   |  |  |                                      |  |                                 |
|  |                                 | Value \$ <b>0.00</b>  |  |  |                                      | <b>0.00</b>  | <b>0.00</b>                     |
| Account No.  |                                 |   |  |  |                                      |  |                                 |
| <b>Popular Mortgage Servicing, Inc.<br/>121 Woodcrest Road<br/>Cherry Hill, NJ 08003</b>                   | <b>C</b>                        | <b>Duplicate (Bank of America, 2d mtg.)<br/><br/>Residence at 7347 Sedgefield Ave., San<br/>Ramon, California</b> |  |  |                                      |  |                                 |
|  |                                 | Value \$ <b>538,000.00</b>  |  |  |                                      | <b>0.00</b>  | <b>0.00</b>                     |
| Account No.  |                                 |   |  |  |                                      |  |                                 |
|  |                                 |   |  |  |                                      |  |                                 |
|  |                                 | Value \$  |  |  |                                      |  |                                 |
| Account No.  |                                 |   |  |  |                                      |  |                                 |
|  |                                 |   |  |  |                                      |  |                                 |
|  |                                 | Value \$  |  |  |                                      |  |                                 |
| Account No.  |                                 |   |  |  |                                      |  |                                 |
|  |                                 |   |  |  |                                      |  |                                 |
|  |                                 | Value \$  |  |  |                                      |  |                                 |
| Subtotal<br>(Total of this page)   |                                 |   |  |  |                                      | <b>0.00</b>  | <b>0.00</b>                     |
| Total<br>(Report on Summary of Schedules)  |                                 |   |  |  |                                      | <b>748,228.00</b>  | <b>210,228.00</b>               |

Sheet **3** of **3** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re **Rodney Manuel Wallin,  
Erica Katalin Wallin**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.





In re **Rodney Manuel Wallin,  
Erica Katalin Wallin**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)   | C<br>O<br>D<br>E<br>B<br>O<br>R<br>R | Husband, Wife, Joint, or Community  | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM |
|---|--------------------------------------|---|--|--|--------------------------------------|-----------------|
|   |                                      | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. |  |  |                                      |                 |
| Account No.   |                                      | Duplicate   |  |  |                                      |                 |
| <b>Capital One</b><br><b>P.O. Box 85520</b><br><b>Richmond, VA 23285</b>  | <b>C</b>                             |   |  |  |                                      | <b>0.00</b>     |
| Account No.   |                                      | Duplicate   |  |  |                                      |                 |
| <b>Capital One</b><br><b>P.O. Box 30281</b><br><b>Salt Lake City, UT 84130</b>                                  | <b>C</b>                             |   |  |  |                                      | <b>0.00</b>     |
| Account No.   |                                      | Duplicate   |  |  |                                      |                 |
| <b>Capital One Bank</b><br><b>P.O. Box 60599</b><br><b>City Of Industry, CA 91716-0599</b>                      | <b>C</b>                             |   |  |  |                                      | <b>0.00</b>     |
| Account No.   |                                      | Duplicate (mortgage loans on real property at<br>450 Alameda Street, Blythe, California 92225)      |  |  |                                      |                 |
| <b>Chase</b><br><b>3415 Vision Dr.</b><br><b>Mail Code 0H4-7144</b><br><b>Columbus, OH 43219-6009</b>           | <b>H</b>                             |   |  |  |                                      | <b>0.00</b>     |
| Account No. none  |                                      | unknown<br>unknown  |  |  |                                      |                 |
| <b>Forrest Stamps</b><br><b>Anrea Houck</b><br><b>124 Leary Ct.</b><br><b>San Ramon, CA 94582</b>               | <b>C</b>                             |   | <b>X</b>                                       | <b>X</b>   | <b>X</b>                             | <b>0.00</b>     |
| Sheet no. <u>1</u> of <u>8</u> sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims |                                      |   |  |  |                                      | <b>0.00</b>     |
| Subtotal<br>(Total of this page)  |                                      |   |  |  |                                      | <b>0.00</b>     |

In re **Rodney Manuel Wallin,  
Erica Katalin Wallin**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)   | C<br>O<br>D<br>E<br>B<br>O<br>R<br>R | Husband, Wife, Joint, or Community  | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM |  |  |  |  |  |
|---|--------------------------------------|---|--|--|--------------------------------------|-----------------|--|--|--|--|--|
|   |                                      | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. |  |  |                                      |                 |  |  |  |  |  |
| Account No. <b>7542</b>   | <b>W</b>                             | <b>2009<br/>credit card</b>   |  |  |                                      | <b>1,565.00</b> |  |  |  |  |  |
| <b>GE Money Bank<br/>P.O. Box 981127<br/>El Paso, TX 79998-1127</b>   |                                      |   |  |  |                                      |                 |  |  |  |  |  |
| Account No.   | <b>W</b>                             | <b>Duplicate</b>  |  |  |                                      | <b>0.00</b>     |  |  |  |  |  |
| <b>GE Money Bank<br/>P.O. Box 981438<br/>El Paso, TX 79998-1438</b>   |                                      |   |  |  |                                      |                 |  |  |  |  |  |
| Account No.   | <b>W</b>                             | <b>Duplicate</b>  |  |  |                                      | <b>0.00</b>     |  |  |  |  |  |
| <b>GE Money Bank<br/>P.O. Box 960061<br/>Orlando, FL 32896-0061</b>   |                                      |   |  |  |                                      |                 |  |  |  |  |  |
| Account No.   | <b>W</b>                             | <b>Duplicate</b>  |  |  |                                      | <b>0.00</b>     |  |  |  |  |  |
| <b>GE Money Bank<br/>P.O. Box 981400<br/>El Paso, TX 79998</b>  |                                      |   |  |  |                                      |                 |  |  |  |  |  |
| Account No.   | <b>W</b>                             | <b>Duplicate</b>  |  |  |                                      | <b>0.00</b>     |  |  |  |  |  |
| <b>GE Money Bank<br/>P.O. Box 981439<br/>El Paso, TX 79998</b>  |                                      |   |  |  |                                      |                 |  |  |  |  |  |
| Sheet no. <b>2</b> of <b>8</b> sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims |                                      |   |  |  |                                      | <b>1,565.00</b> |  |  |  |  |  |
| Subtotal<br>(Total of this page)  |                                      |   |  |  |                                      | <b>1,565.00</b> |  |  |  |  |  |

In re **Rodney Manuel Wallin,  
Erica Katalin Wallin**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)     | C<br>O<br>D<br>E<br>B<br>O<br>R<br>R | Husband, Wife, Joint, or Community  | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM  |
|---|--------------------------------------|---|--|--|--------------------------------------|------------------|
|   |                                      | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE.         |  |  |                                      |                  |
| Account No. <b>unknown</b>  | <b>X</b>                             | <b>H</b>  |  |  |                                      |                  |
| <b>HR Ideas, LLC</b><br><b>2262 Camino Ramon Unit 103</b><br><b>San Ramon, CA 94583</b>                           |                                      |   |  |  |                                      |                  |
|   |                                      | <b>2008</b><br><b>small claims judgment</b>   |  |  |                                      | <b>3,466.00</b>  |
| Account No.   | <b>H</b>                             |   |  |  |                                      |                  |
| <b>JPMorgan Chase &amp; Co.</b><br><b>FL5-7201</b><br><b>7255 Baymeadows Way</b><br><b>Jacksonville, FL 32356</b> |                                      |   |  |  |                                      |                  |
|   |                                      | <b>Duplicate</b><br><b>loans on real property at 450 Alameda Street,</b><br><b>Blythe, California 92225</b> |  |  |                                      | <b>0.00</b>      |
| Account No.   | <b>H</b>                             |   |  |  |                                      |                  |
| <b>Nelnet</b><br><b>3015 S Parker Rd 400</b><br><b>Aurora, CO 80014</b>   |                                      |   |  |  |                                      |                  |
|   |                                      | <b>Duplicate</b>  |  |  |                                      | <b>0.00</b>      |
| Account No.   | <b>H</b>                             |   |  |  |                                      |                  |
| <b>Nelnet Loans</b><br><b>P.O. Box 1649</b><br><b>Denver, CO 80201</b>  |                                      |   |  |  |                                      |                  |
|   |                                      | <b>Duplicate</b>  |  |  |                                      | <b>0.00</b>      |
| Account No. <b>6223</b>   | <b>C</b>                             |   |  |  |                                      |                  |
| <b>Nelnet, Inc.</b><br><b>P.O. Box 82561</b><br><b>Lincoln, NE 68501-2561</b>                                     |                                      |   |  |  |                                      |                  |
|   |                                      | <b>2001</b><br><b>student loans</b>   |  |  |                                      | <b>15,947.00</b> |
| Sheet no. <b>3</b> of <b>8</b> sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims   |                                      |   |  |  |                                      |                  |
| Subtotal<br>(Total of this page)  |                                      |   |  |  |                                      | <b>19,413.00</b> |

In re **Rodney Manuel Wallin,  
Erica Katalin Wallin**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)   | C<br>O<br>D<br>E<br>B<br>O<br>R<br>R | Husband, Wife, Joint, or Community  | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM |
|---|--------------------------------------|---|--|--|--------------------------------------|-----------------|
|   |                                      | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. |  |  |                                      |                 |
| Account No.   |                                      | Duplicate   |  |  |                                      |                 |
| <b>Nelnet, Inc.<br/>P.O. Box 2970<br/>Omaha, NE 68103-2970</b>  | <b>C</b>                             |   |  |  |                                      | <b>0.00</b>     |
| Account No.   |                                      | Duplicate   |  |  |                                      |                 |
| <b>Nordstrom<br/>P.O. Box 6566<br/>Englewood, CO 80155</b>  | <b>C</b>                             |   |  |  |                                      | <b>0.00</b>     |
| Account No.   |                                      | Duplicate   |  |  |                                      |                 |
| <b>Nordstrom<br/>P.O. Box 6555<br/>Englewood, CO 80155</b>  | <b>W</b>                             |   |  |  |                                      | <b>0.00</b>     |
| Account No. <b>0695</b>   |                                      | various dates from 2007 to 2009<br>credit card  |  |  |                                      |                 |
| <b>Nordstrom Bank<br/>P.O. Box 79134<br/>Phoenix, AZ 85062-9134</b>   | <b>W</b>                             |   |  |  |                                      | <b>2,724.00</b> |
| Account No.   |                                      | Duplicate   |  |  |                                      |                 |
| <b>Nordstrom Bank<br/>P.O. Box 13589<br/>Scottsdale, AZ 85267</b>   | <b>W</b>                             |   |  |  |                                      | <b>0.00</b>     |
| Sheet no. <u>4</u> of <u>8</u> sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims |                                      |   |  |  |                                      |                 |
| Subtotal<br>(Total of this page)  |                                      |   |  |  |                                      | <b>2,724.00</b> |

In re **Rodney Manuel Wallin,  
Erica Katalin Wallin**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)   | C<br>O<br>D<br>E<br>B<br>O<br>R | Husband, Wife, Joint, or Community  | H<br>W<br>J<br>C | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM                                  |
|---|---------------------------------|---|------------------|---|--|--|--------------------------------------|--|
| Account No.<br><br><b>Quality Loan Service Corp.</b><br><b>2141 5th Avenue</b><br><b>San Diego, CA 92101</b>  | X                               | Duplicate (mortgage loans on real property at 450 Alameda Street, Blythe, California 92225) | H                |   |  |  |                                      | 0.00   |
| Account No. <b>xxx-172-012</b><br><br><b>Riverside County Treasurer Tax<br/>Collector</b><br><b>P.O. Box 12005</b><br><b>Riverside, CA 92502-2205</b> | X                               | unknown<br>property tax on real property at 450 Alameda Street, Blythe, California 92225    | H                |   |  |  |                                      | Unknown  |
| Account No. <b>xxx61</b><br><br><b>San Diego County Credit Union</b><br><b>6545 Sequence Drive</b><br><b>San Diego, CA 92121</b>                      |                                 | various dates from 2008 to 2009<br>credit card  | C                |   |  |  |                                      | 2,500.00   |
| Account No.<br><br><b>San Diego County Credit Union</b><br><b>5555 Mildred St</b><br><b>San Diego, CA 92110</b>                                       |                                 | Duplicate   | C                |   |  |  |                                      | 0.00   |
| Account No.<br><br><b>San Diego County Credit Union</b><br><b>9985 Pacific Heights</b><br><b>San Diego, CA 92121</b>                                  |                                 | Duplicate   | C                |   |  |  |                                      | 0.00   |
| Sheet no. <u>5</u> of <u>8</u> sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims                                       |                                 |   |                  |   |  |  |                                      | Subtotal<br>(Total of this page) <b>2,500.00</b> |

In re **Rodney Manuel Wallin,  
Erica Katalin Wallin**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)   | C<br>O<br>D<br>E<br>B<br>O<br>R | Husband, Wife, Joint, or Community  | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM                                   |
|---|---------------------------------|---|--|--|--------------------------------------|---|
|   | H<br>W<br>J<br>C                | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE.               |  |  |                                      |   |
| Account No. <b>unknown</b><br><br><b>Sequoia Surgical Pavilion</b><br><b>2405 Shadelands Dr., Ste. 200 2d</b><br><b>Floor</b><br><b>Walnut Creek, CA 94598</b>            | <b>C</b>                        | <b>unknown</b><br><b>medical</b>  |  |  | <b>X</b>                             | <b>Unknown</b>                                    |
| Account No.<br><br><b>Washington Mutual Bank</b><br><b>FA 7255 Baymeadows Way</b><br><b>Jacksonville, FL 32256</b>  | <b>H</b>                        | <b>Duplicate (mortgage loans on real property at</b><br><b>450 Alameda Street, Blythe, California 92225)</b>      |  |  |                                      | <b>0.00</b>                                       |
| Account No.<br><br><b>Washington Mutual</b><br><b>P.O. Box 78148</b><br><b>Phoenix, AZ 85062-8148</b>   | <b>H</b>                        | <b>Duplicate (mortgage loans on real property at</b><br><b>450 Alameda Street, Blythe, California 92225)</b>      |  |  |                                      | <b>0.00</b>                                       |
| Account No. <b>xxxxxx2020</b><br><br><b>Washington Mutual</b><br><b>Special Loans Department</b><br><b>FSC0157</b><br><b>P.O. Box 100512</b><br><b>Florence, SC 29502</b> | <b>X H</b>                      | <b>2007</b><br><b>2d deed of trust on real property at 450</b><br><b>Alameda Street, Blythe, California 92225</b> |  |  |                                      | <b>29,000.00</b>                                  |
| Account No.<br><br><b>Washington Mutual</b><br><b>P.O. Box 78065</b><br><b>Phoenix, AZ 85062-8065</b>   | <b>H</b>                        | <b>Duplicate (mortgage loans on real property at</b><br><b>450 Alameda Street, Blythe, California 92225)</b>      |  |  |                                      | <b>0.00</b>                                       |
| Sheet no. <b>6</b> of <b>8</b> sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims   |                                 |   |  |  |                                      | Subtotal<br>(Total of this page) <b>29,000.00</b> |

In re **Rodney Manuel Wallin,  
Erica Katalin Wallin**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)                     | C<br>O<br>D<br>E<br>B<br>O<br>R | Husband, Wife, Joint, or Community  | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM                              |
|---|---------------------------------|---|--|--|--------------------------------------|--|
| Account No.<br><br><b>Washington Mutual</b><br><b>P.O. Box 41275 - JAXA2040</b><br><b>Jacksonville, FL 32203</b>                  | H                               | Duplicate (mortgage loans on real property at<br>450 Alameda Street, Blythe, California 92225)  |  |  |                                      | 0.00   |
| Account No.<br><br><b>Washington Mutual</b><br><b>P.O. Box 1093</b><br><b>Northridge, CA 91328-1093</b>                           | H                               | Duplicate (mortgage loans on real property at<br>450 Alameda Street, Blythe, California 92225)  |  |  |                                      | 0.00   |
| Account No.<br><br><b>Washington Mutual</b><br><b>Support MB0118FL</b><br><b>P.O. Box 3990</b><br><b>Melbourne, FL 32902-3990</b> | C                               | Duplicate (mortgage loans real property at<br>450 Alameda Street, Blythe, California 92225)     |  |  |                                      | 0.00   |
| Account No. xxxxxx2509<br><br><b>Washington Mutual Bank</b><br><b>P.O. Box 100576</b><br><b>Florence, SC 29502-0576</b>           | X H                             | 2007<br>First deed of trust on real property at 450<br>Alameda Street, Blythe, California 92225 | X  | X  | X                                    | Unknown                                      |
| Account No.<br><br><b>Washington Mutual Bank</b><br><b>P.O. Box 44118</b><br><b>Jacksonville, FL 32231-4118</b>                   | H                               | Duplicate (mortgage loans on real property at<br>450 Alameda Street, Blythe, California 92225)  |  |  |                                      | 0.00   |
| Sheet no. <u>7</u> of <u>8</u> sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims                   |                                 |   |  |  |                                      | Subtotal<br>(Total of this page) <b>0.00</b> |

In re **Rodney Manuel Wallin,  
Erica Katalin Wallin**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)   | C<br>O<br>D<br>E<br>B<br>O<br>R<br>R | Husband, Wife, Joint, or Community   | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM |
|---|--------------------------------------|--|--|--|--------------------------------------|-----------------|
| Account No.<br><br><b>Washington Mutual Bank</b><br><b>3990 S Babcock St</b><br><b>Melbourne, FL 32901</b>      | H                                    | Duplicate (mortgage loans on real property at<br>450 Alameda Street, Blythe, California 92225) |  |  |                                      | 0.00            |
| Account No.<br><br><b>Washington Mutual Bank</b><br><b>7757 Bayberry Rd</b><br><b>Jacksonville, FL 32256</b>    | H                                    | Duplicate (mortgage loans on real property at<br>450 Alameda Street, Blythe, California 92225) |  |  |                                      | 0.00            |
| Account No.<br><br>   |                                      |  |  |  |                                      |                 |
| Account No.<br><br>   |                                      |  |  |  |                                      |                 |
| Account No.<br><br>   |                                      |  |  |  |                                      |                 |
| Sheet no. <u>8</u> of <u>8</u> sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims |                                      | Subtotal<br>(Total of this page)   |  |  |                                      | 0.00            |
|   |                                      | Total<br>(Report on Summary of Schedules)  |  |  |                                      | 78,389.00       |



In re     **Rodney Manuel Wallin,  
Erica Katalin Wallin**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

| Name and Mailing Address, Including Zip Code,<br>of Other Parties to Lease or Contract | Description of Contract or Lease and Nature of Debtor's Interest.<br>State whether lease is for nonresidential real property.<br>State contract number of any government contract. |
|--|--|
|--|--|

In re **Rodney Manuel Wallin,  
Erica Katalin Wallin**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR  | NAME AND ADDRESS OF CREDITOR   |
|---|--|
| <b>Forest Stamps<br/>124 Leary Court<br/>San Ramon, CA 94582</b>                      | <b>Washington Mutual Bank<br/>P.O. Box 100576<br/>Florence, SC 29502-0576</b>                                |
| <b>Forest Stamps<br/>124 Leary Court<br/>San Ramon, CA 94582</b>                      | <b>Washington Mutual<br/>Special Loans Department<br/>FSC0157<br/>P.O. Box 100512<br/>Florence, SC 29502</b> |
| <b>Forest Stamps<br/>124 Leary Court<br/>San Ramon, CA 94582</b>                      | <b>American Security Insurance Company<br/>P.O. Box 50355<br/>Atlanta, GA 30302</b>                          |
| <b>Forest Stamps<br/>124 Leary Court<br/>San Ramon, CA 94582</b>                      | <b>Quality Loan Service Corp.<br/>2141 5th Avenue<br/>San Diego, CA 92101</b>                                |
| <b>Forest Stamps<br/>124 Leary Court<br/>San Ramon, CA 94582</b>                      | <b>Riverside County Treasurer Tax Collector<br/>P.O. Box 12005<br/>Riverside, CA 92502-2205</b>              |
| <b>Priority Financial, Inc.<br/>2678 Bishop Dr. #205<br/>San Ramon, CA 94583-3563</b> | <b>HR Ideas, LLC<br/>2262 Camino Ramon Unit 103<br/>San Ramon, CA 94583</b>                                  |

In re **Rodney Manuel Wallin**  
**Erica Katalin Wallin**

Case No. \_\_\_\_\_

Debtor(s) \_\_\_\_\_

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

|  |  |  |
|--|--|--|
| Debtor's Marital Status:<br><b>Married</b> | DEPENDENTS OF DEBTOR AND SPOUSE                      |  |
|  | RELATIONSHIP(S):<br><b>son</b>                       | AGE(S):<br><b>7</b>                        |
| <b>Employment:</b>                         | DEBTOR   | SPOUSE                                     |
| Occupation                                 | <b>start up company</b>                              | <b>account executive</b>                   |
| Name of Employer                           | <b>Accounts Receivable Recovery Partners</b>         | <b>United Advertising Pub., Inc.</b>       |
| How long employed                          | <b>company started 5/2008</b>                        | <b>since 1/2009</b>                        |
| Address of Employer                        | <b>675 Hartz Ave. Ste 209<br/>Danville, CA 94526</b> | <b>P.O. Box 2576<br/>Norfolk, VA 23501</b> |

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)  
2. Estimate monthly overtime

| DEBTOR         | SPOUSE             |
|----------------|--------------------|
| \$ <u>0.00</u> | \$ <u>6,766.00</u> |
| \$ <u>0.00</u> | \$ <u>0.00</u>     |

## 3. SUBTOTAL

|                |                    |
|----------------|--------------------|
| \$ <u>0.00</u> | \$ <u>6,766.00</u> |
|----------------|--------------------|

## 4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security  
b. Insurance  
c. Union dues  
d. Other (Specify): Day care for Debtors' son

|                |                    |
|----------------|--------------------|
| \$ <u>0.00</u> | \$ <u>1,224.00</u> |
| \$ <u>0.00</u> | \$ <u>328.00</u>   |
| \$ <u>0.00</u> | \$ <u>0.00</u>     |
| \$ <u>0.00</u> | \$ <u>417.00</u>   |
| \$ <u>0.00</u> | \$ <u>0.00</u>     |

## 5. SUBTOTAL OF PAYROLL DEDUCTIONS

|                |                    |
|----------------|--------------------|
| \$ <u>0.00</u> | \$ <u>1,969.00</u> |
|----------------|--------------------|

## 6. TOTAL NET MONTHLY TAKE HOME PAY

|                |                    |
|----------------|--------------------|
| \$ <u>0.00</u> | \$ <u>4,797.00</u> |
|----------------|--------------------|

7. Regular income from operation of business or profession or farm (Attach detailed statement)  
8. Income from real property  
9. Interest and dividends  
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above  
11. Social security or government assistance (Specify): \_\_\_\_\_

|                |                |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
| \$ <u>0.00</u> | \$ <u>0.00</u> |
| \$ <u>0.00</u> | \$ <u>0.00</u> |
| \$ <u>0.00</u> | \$ <u>0.00</u> |

## 12. Pension or retirement income

## 13. Other monthly income

(Specify): \_\_\_\_\_

|                |                |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
| \$ <u>0.00</u> | \$ <u>0.00</u> |
| \$ <u>0.00</u> | \$ <u>0.00</u> |

## 14. SUBTOTAL OF LINES 7 THROUGH 13

|                |                |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
|----------------|----------------|

## 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

|                |                    |
|----------------|--------------------|
| \$ <u>0.00</u> | \$ <u>4,797.00</u> |
|----------------|--------------------|

## 16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

|                    |
|--------------------|
| \$ <u>4,797.00</u> |
|--------------------|

(Report also on Summary of Schedules and, if applicable, on  
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:



In re **Rodney Manuel Wallin**  
**Erica Katalin Wallin**

Case No. \_\_\_\_\_

Debtor(s) \_\_\_\_\_

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Detailed Expense Attachment****Other Utility Expenditures:**

|   |    |               |
|---|----|---------------|
| <u>cell phone</u>                       | \$ | <u>225.00</u> |
| <u>internet service</u>                 | \$ | <u>60.00</u>  |
| <u>Total Other Utility Expenditures</u> | \$ | <u>285.00</u> |

**Other Expenditures:**

|                                 |    |               |
|---------------------------------|----|---------------|
| <u>Income tax preparation</u>   | \$ | <u>40.00</u>  |
| <u>DMV registration</u>         | \$ | <u>15.00</u>  |
| <u>Barber</u>                   | \$ | <u>18.00</u>  |
| <u>pet care</u>                 | \$ | <u>40.00</u>  |
| <u>Total Other Expenditures</u> | \$ | <u>113.00</u> |

**United States Bankruptcy Court  
Northern District of California**

In re **Rodney Manuel Wallin**  
**Erica Katalin Wallin**

Debtor(s)

Case No. \_\_\_\_\_

Chapter **7**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of  
**26** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **November 18, 2009**

Signature **/s/ Rodney Manuel Wallin**

**Rodney Manuel Wallin**

Debtor

Date **November 18, 2009**

Signature **/s/ Erica Katalin Wallin**

**Erica Katalin Wallin**

Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

# United States Bankruptcy Court Northern District of California

In re **Rodney Manuel Wallin**  
**Erica Katalin Wallin**

Debtor(s)

Case No.  
Chapter

**7**

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None

☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

|                    |   |
|--------------------|---|
| AMOUNT             | SOURCE  |
| <b>\$67,692.00</b> | <b>Wife's 2009 employment income</b>                                |
| <b>\$58,296.00</b> | <b>Wife's 2008 employment income</b>                                |
| <b>\$10,720.00</b> | <b>Husband's 2008 gross self-employment income</b>                  |
| <b>\$3,093.00</b>  | <b>Husband's 2008 income from Coast to Coast Distribution, Inc.</b> |
| <b>\$48,914.00</b> | <b>Wife's 2007 employment income</b>                                |
| <b>\$83,961.00</b> | <b>Husband's 2007 employment income</b>                             |

## 2. Income other than from employment or operation of business

None

☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

|                    |   |
|--------------------|---|
| AMOUNT             | SOURCE  |
| <b>\$208.00</b>    | <b>2008 interest income</b>   |
| <b>\$102.00</b>    | <b>2007 interest income</b>   |
| <b>\$3,948.00</b>  | <b>2008 federal income tax refund</b>   |
| <b>\$2,415.00</b>  | <b>2007 federal income tax refund</b>   |
| <b>\$1,888.00</b>  | <b>2007 FTB income tax refund</b>   |
| <b>\$325.00</b>    | <b>2008 FTB income tax refund</b>   |
| <b>\$32,500.00</b> | <b>2007 loan payment from Priority Financial, Inc.</b>  |
| <b>\$6,000.00</b>  | <b>2008 loan payment from Priority Financial, Inc.</b>  |
| <b>\$38,500.00</b> | <b>2008 capital repayment from Coast to Coast Distribution, Inc. (from Debtor Rodney Wallin's capital account at Coast to Coast Distribution, Inc.)</b> |
| <b>\$11,500.00</b> | <b>2009 capital repayment from Accounts Receivable Recovery Partners, Inc.</b>  |
| <b>\$50,000.00</b> | <b>2008 loan payment from Coast to Coast Distribution, Inc. on loan owed by Priority Financial, Inc. to Debtor</b>                                      |
| <b>\$50,000.00</b> | <b>2008 equity line loan from Bank of America, the second deed of trust holder on the residence at 7347 Sedgefield Ave., San Ramon, California</b>      |
| <b>\$200.00</b>    | <b>2009 interest income (approximately)</b>   |
| <b>\$11,000.00</b> | <b>2008 capital repayment from Accounts Receivable Recovery Partners, Inc.</b>  |

## 3. Payments to creditors

None

☐ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS<br>OF CREDITOR   | DATES OF<br>PAYMENTS | AMOUNT PAID | AMOUNT STILL<br>OWING |
|---|----------------------|-------------|-----------------------|
| <p>b. <i>Debtor whose debts are not primarily consumer debts:</i> List each payment or other transfer to any creditor made within <b>90 days</b> immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)</p> |                      |             |                       |

| NAME AND ADDRESS OF CREDITOR | DATES OF<br>PAYMENTS/<br>TRANSFERS | AMOUNT<br>PAID OR<br>VALUE OF<br>TRANSFERS | AMOUNT STILL<br>OWING |
|------------------------------|------------------------------------|--|-----------------------|
|------------------------------|------------------------------------|--|-----------------------|

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)



|  |                 |             |                       |
|--|-----------------|-------------|-----------------------|
| NAME AND ADDRESS OF CREDITOR AND<br>RELATIONSHIP TO DEBTOR | DATE OF PAYMENT | AMOUNT PAID | AMOUNT STILL<br>OWING |
|--|-----------------|-------------|-----------------------|

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

|                                    |                      |                                 |                          |
|------------------------------------|----------------------|---------------------------------|--------------------------|
| CAPTION OF SUIT<br>AND CASE NUMBER | NATURE OF PROCEEDING | COURT OR AGENCY<br>AND LOCATION | STATUS OR<br>DISPOSITION |
|------------------------------------|----------------------|---------------------------------|--------------------------|

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

|   |                 |                                      |
|---|-----------------|--------------------------------------|
| NAME AND ADDRESS OF PERSON FOR WHOSE<br>BENEFIT PROPERTY WAS SEIZED | DATE OF SEIZURE | DESCRIPTION AND VALUE OF<br>PROPERTY |
|---|-----------------|--------------------------------------|

#### 5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

|  |  |   |
|--|--|---|
| NAME AND ADDRESS OF<br>CREDITOR OR SELLER<br><b>Washington Mutual Bank<br/>P.O. Box 100576<br/>Florence, SC 29502-0576</b> | DATE OF REPOSSESSION,<br>FORECLOSURE SALE,<br>TRANSFER OR RETURN<br><b>11/3/2009</b> | DESCRIPTION AND VALUE OF<br>PROPERTY<br><b>Real property located 450 Alameda Street,<br/>Blythe, California was foreclosed on by the first<br/>deed of trust holder, Washington Mutual.</b> |
|--|--|---|

#### 6. Assignments and receiverships

None ☐ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

|                              |                       |                                   |
|------------------------------|-----------------------|-----------------------------------|
| NAME AND ADDRESS OF ASSIGNEE | DATE OF<br>ASSIGNMENT | TERMS OF ASSIGNMENT OR SETTLEMENT |
|------------------------------|-----------------------|-----------------------------------|

None ☐ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

|                                  |  |                  |                                      |
|----------------------------------|--|------------------|--------------------------------------|
| NAME AND ADDRESS<br>OF CUSTODIAN | NAME AND LOCATION<br>OF COURT<br>CASE TITLE & NUMBER | DATE OF<br>ORDER | DESCRIPTION AND VALUE OF<br>PROPERTY |
|----------------------------------|--|------------------|--------------------------------------|

#### 7. Gifts

None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

|   |                                   |              |                                  |
|---|-----------------------------------|--------------|----------------------------------|
| NAME AND ADDRESS OF<br>PERSON OR ORGANIZATION | RELATIONSHIP TO<br>DEBTOR, IF ANY | DATE OF GIFT | DESCRIPTION AND<br>VALUE OF GIFT |
|---|-----------------------------------|--------------|----------------------------------|

**8. Losses**

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| DESCRIPTION AND VALUE<br>OF PROPERTY | DESCRIPTION OF CIRCUMSTANCES AND, IF<br>LOSS WAS COVERED IN WHOLE OR IN PART<br>BY INSURANCE, GIVE PARTICULARS | DATE OF LOSS |
|--------------------------------------|--|--------------|
|--------------------------------------|--|--------------|

**9. Payments related to debt counseling or bankruptcy**

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS<br>OF PAYEE                                   | DATE OF PAYMENT,<br>NAME OF PAYOR IF OTHER<br>THAN DEBTOR | AMOUNT OF MONEY<br>OR DESCRIPTION AND VALUE<br>OF PROPERTY |
|--|---|--|
| <b>Consumer Credit Counseling Service of<br/>San Francisco</b> | <b>9/09</b>   | <b>\$50</b>  |

**10. Other transfers**

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF TRANSFEREE,<br>RELATIONSHIP TO DEBTOR  | DATE          | DESCRIBE PROPERTY TRANSFERRED<br>AND VALUE RECEIVED  |
|--|---------------|--|
| <b>Coast to Coast Distribution, Inc.<br/>2678 Bishop Dr., Ste. 205<br/>San Ramon, CA 94583<br/>49% ownership share in said corporation</b>     | <b>1/2008</b> | <b>\$6,000 capital investment in Coast to Coast<br/>Distribution, Inc. for start-up costs</b>  |
| <b>Accounts ReceivableRecovery Partners Inc<br/>675 Hartz Ave. Ste. 209<br/>Danville, CA 94526<br/>49% ownership share in said corporation</b> | <b>6/2008</b> | <b>\$25,000 capital investment in Accounts<br/>Receivable Recovery Partners, Inc. for start-up<br/>costs</b>   |
| <b>Accounts ReceivableRecovery Partners Inc<br/>675 Hartz Ave. Ste. 209<br/>Danville, CA 94526<br/>49% ownership share in said corporation</b> | <b>9/2008</b> | <b>\$34,808.55 capital investment in Accounts<br/>Receivable Recovery Partners, Inc. for start-up<br/>costs</b>  |
| <b>Accounts ReceivableRecovery Partners Inc<br/>675 Hartz Ave. Ste 209<br/>Danville, CA 94526<br/>49% ownership share in said corporation</b>  | <b>9/2008</b> | <b>\$4,241.35 capital investment in Accounts<br/>Receivable Recovery partners, Inc. for start-up<br/>costs</b>   |
| <b>Accounts ReceivableRecovery Partners Inc<br/>675 Hartz Ave. Ste. 209<br/>Danville, CA 94526<br/>49% share ownership in said corporation</b> | <b>4/2009</b> | <b>Debtor liquidated \$30,000 of his Individual<br/>Retirement Account at Morgan Stanley and<br/>made a capital investment for shares in<br/>Accounts Receivable Recovery Partners, Inc.<br/>for start-up costs.</b> |
| <b>Accounts ReceivableRecovery Partners Inc<br/>675 Hartz Ave. Ste. 209<br/>Danville, CA 94526<br/>49% ownership share in said corporation</b> | <b>6/2009</b> | <b>Debtor liquidated \$10,000 of his Individual<br/>Retirement Account at Morgan Stanley and<br/>made a capital investment for shares in<br/>Accounts Receivable Recovery Partners, Inc.<br/>for start-up costs.</b> |

| NAME AND ADDRESS OF TRANSFEREE,<br>RELATIONSHIP TO DEBTOR   | DATE          | DESCRIBE PROPERTY TRANSFERRED<br>AND VALUE RECEIVED   |
|---|---------------|---|
| <b>Accounts Receivable Recovery Partners Inc</b><br><b>675 Hartz Ave. Ste. 209</b><br><b>Danville, CA 94526</b><br><b>49% ownership share in said corporation</b> | <b>7/2009</b> | <b>Debtor liquidated \$16,645.43 of his Individual Retirement Account at Morgan Stanley and made a capital investment for shares in Accounts Receivable Recovery Partners, Inc. for start-up costs.</b> |
| <b>Popular Mortgage Servicing, Inc.</b><br><b>121 Woodcrest Road</b><br><b>Cherry Hill, NJ 08003</b><br><b>none</b>   | <b>2/2008</b> | <b>\$50,000 paid to Popular Mortgage Servicing, the second deed of trust holder (now Bank of America) on Debtors' residence at 7347 Sedgefield Ave., San Ramon, California</b>                          |

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

| NAME OF TRUST OR OTHER<br>DEVICE     | DATE(S) OF<br>TRANSFER(S)  | AMOUNT OF MONEY OR DESCRIPTION AND<br>VALUE OF PROPERTY OR DEBTOR'S INTEREST<br>IN PROPERTY |
|--------------------------------------|--|---|
| <b>11. Closed financial accounts</b> |  |   |
| None <input type="checkbox"/>        | List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within <b>one year</b> immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) |   |
| NAME AND ADDRESS OF INSTITUTION      | TYPE OF ACCOUNT, LAST FOUR<br>DIGITS OF ACCOUNT NUMBER,<br>AND AMOUNT OF FINAL BALANCE   | AMOUNT AND DATE OF SALE<br>OR CLOSING   |
| <b>Bank of America</b>               |  | <b>closed checking account in<br/>11/09 with a balance of<br/>\$245.92</b>                  |
| <b>Bank of America</b>               |  | <b>closed checking account in<br/>11/09 with a balance of \$3.26</b>                        |

#### 12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF BANK<br>OR OTHER DEPOSITORY | NAMES AND ADDRESSES<br>OF THOSE WITH ACCESS<br>TO BOX OR DEPOSITORY | DESCRIPTION<br>OF CONTENTS | DATE OF TRANSFER OR<br>SURRENDER, IF ANY |
|---|---|----------------------------|--|
|---|---|----------------------------|--|

#### 13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATE OF SETOFF | AMOUNT OF SETOFF |
|------------------------------|----------------|------------------|
|------------------------------|----------------|------------------|

#### 14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER      DESCRIPTION AND VALUE OF PROPERTY      LOCATION OF PROPERTY

**15. Prior address of debtor**

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS      NAME USED      DATES OF OCCUPANCY

**16. Spouses and Former Spouses**

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|
|-----------------------|---------------------------------------|----------------|-------------------|

- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|
|-----------------------|---------------------------------------|----------------|-------------------|

- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

| NAME AND ADDRESS OF GOVERNMENTAL UNIT | DOCKET NUMBER | STATUS OR DISPOSITION |
|---------------------------------------|---------------|-----------------------|
|---------------------------------------|---------------|-----------------------|

**18 . Nature, location and name of business**

None

- ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

| NAME   | LAST FOUR DIGITS OF<br>SOCIAL-SECURITY OR<br>OTHER INDIVIDUAL<br>TAXPAYER-I.D. NO.<br>(ITIN)/ COMPLETE EIN | ADDRESS  | NATURE OF BUSINESS   | BEGINNING AND<br>ENDING DATES |
|--|--|--|--|-------------------------------|
| Sierra Consulting                              | xxx-xx-8988  |  | sole proprietorship,<br>pamphlet marketing   | 2003 to the present           |
| Accounts<br>ReceivableRecovery<br>Partners Inc | xx-xxx3029   | 675 Hartz Ave. Ste 209<br>Danville, CA 94526     | Debtor Rodney Wallin<br>owns a 49% share<br>interest in said closely<br>held corporation, which<br>does audit service for<br>recovery of accounts<br>receivables | 5/2008 to the present         |
| Coast to Coast<br>Distribution, Inc.           | xx-xxx9266   | 2678 Bishop Drive Ste 205<br>San Ramon, CA 94583 | 49% interest,<br>subchapter S<br>corporation, wholesale<br>broker of goods   | 1/2008 to 6/2008              |

None

- ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

| NAME | ADDRESS |
|------|---------|
|------|---------|

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

**19. Books, records and financial statements**

None

- ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

| NAME AND ADDRESS | DATES SERVICES RENDERED |
|------------------|-------------------------|
|------------------|-------------------------|

None

- ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

| NAME | ADDRESS | DATES SERVICES RENDERED |
|------|---------|-------------------------|
|------|---------|-------------------------|

None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

**20. Inventories**

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY  
RECORDS**21 . Current Partners, Officers, Directors and Shareholders**

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE  
OF STOCK OWNERSHIP**22 . Former partners, officers, directors and shareholders**

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

**23 . Withdrawals from a partnership or distributions by a corporation**

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS  
OF RECIPIENT,  
RELATIONSHIP TO DEBTORDATE AND PURPOSE  
OF WITHDRAWALAMOUNT OF MONEY  
OR DESCRIPTION AND  
VALUE OF PROPERTY

**24. Tax Consolidation Group.**

- None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

**25. Pension Funds.**

- None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date November 18, 2009

Signature /s/ Rodney Manuel Wallin  
**Rodney Manuel Wallin**  
 Debtor

Date November 18, 2009

Signature /s/ Erica Katalin Wallin  
**Erica Katalin Wallin**  
 Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

**United States Bankruptcy Court**  
**Northern District of California**

In re **Rodney Manuel Wallin**  
**Erica Katalin Wallin**

Debtor(s)

Case No.

Chapter

7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A** - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

|   |  |
|---|--|
| Property No. 1  |  |
| <b>Creditor's Name:</b><br><b>Bank of America</b>   | <b>Describe Property Securing Debt:</b><br><b>Residence at 7347 Sedgefield Ave., San Ramon, California</b> |
| Property will be (check one):<br><input type="checkbox"/> Surrendered <span style="margin-left: 150px;"><input checked="" type="checkbox"/> Retained</span>   |  |
| If retaining the property, I intend to (check at least one):<br><input type="checkbox"/> Redeem the property<br><input type="checkbox"/> Reaffirm the debt<br><input checked="" type="checkbox"/> Other. Explain <u><b>Debtors intend to do a short sale.</b></u> (for example, avoid lien using 11 U.S.C. § 522(f)). |  |
| Property is (check one):<br><input type="checkbox"/> Claimed as Exempt <span style="margin-left: 150px;"><input checked="" type="checkbox"/> Not claimed as exempt</span>   |  |

|   |  |
|---|--|
| Property No. 2  |  |
| <b>Creditor's Name:</b><br><b>Bank of America</b>   | <b>Describe Property Securing Debt:</b><br><b>Residence at 7347 Sedgefield Ave., San Ramon, California</b> |
| Property will be (check one):<br><input type="checkbox"/> Surrendered <span style="margin-left: 150px;"><input checked="" type="checkbox"/> Retained</span>   |  |
| If retaining the property, I intend to (check at least one):<br><input type="checkbox"/> Redeem the property<br><input type="checkbox"/> Reaffirm the debt<br><input checked="" type="checkbox"/> Other. Explain <u><b>Debtor intends to do a short sale.</b></u> (for example, avoid lien using 11 U.S.C. § 522(f)). |  |
| Property is (check one):<br><input type="checkbox"/> Claimed as Exempt <span style="margin-left: 150px;"><input checked="" type="checkbox"/> Not claimed as exempt</span>   |  |

**PART B** - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

|  |                                  |  |
|--|----------------------------------|--|
| Property No. 1                         |                                  |  |
| <b>Lessor's Name:</b><br><b>-NONE-</b> | <b>Describe Leased Property:</b> | Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):<br><input type="checkbox"/> YES <span style="margin-left: 50px;"><input type="checkbox"/> NO</span> |



**I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.**

Date **November 18, 2009**

Signature **/s/ Rodney Manuel Wallin**  
**Rodney Manuel Wallin**  
Debtor

Date **November 18, 2009**

Signature **/s/ Erica Katalin Wallin**  
**Erica Katalin Wallin**  
Joint Debtor

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### **1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### **2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

#### **Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### **Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in

installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### **3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

|                               |                              |                          |
|-------------------------------|------------------------------|--------------------------|
| <b>John G. Finnick</b>        | X <b>/s/ John G. Finnick</b> | <b>November 18, 2009</b> |
| Printed Name of Attorney      | Signature of Attorney        | Date                     |
| Address:                      |                              |                          |
| <b>Attorney at Law</b>        |                              |                          |
| <b>1806 Bonanza Street</b>    |                              |                          |
| <b>Walnut Creek, CA 94596</b> |                              |                          |
| <b>(925) 934-9400</b>         |                              |                          |

#### **Certificate of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

|                              |                                    |                          |
|------------------------------|------------------------------------|--------------------------|
| <b>Rodney Manuel Wallin</b>  | X <b>/s/ Rodney Manuel Wallin</b>  | <b>November 18, 2009</b> |
| <b>Erica Katalin Wallin</b>  |                                    |                          |
| Printed Name(s) of Debtor(s) | Signature of Debtor                | Date                     |
| Case No. (if known) _____    | X <b>/s/ Erica Katalin Wallin</b>  | <b>November 18, 2009</b> |
|                              | Signature of Joint Debtor (if any) | Date                     |

**United States Bankruptcy Court  
Northern District of California**

In re **Rodney Manuel Wallin**  
**Erica Katalin Wallin**

Debtor(s)

Case No.

Chapter

7

**CREDITOR MATRIX COVER SHEET**

I declare that the attached Creditor Mailing Matrix, consisting of 8 sheets, contains the correct, complete and current names and addresses of all priority, secured and unsecured creditors listed in debtor's filing and that this matrix conforms with the Clerk's promulgated requirements.

Date: **November 18, 2009**

/s/ John G. Finnicks

Signature of Attorney

**John G. Finnicks**

**John G. Finnicks**

**Attorney at Law**

**1806 Bonanza Street**

**Walnut Creek, CA 94596**

**(925) 934-9400**

1st National Lending Services  
75 Rowland Way  
Novato, CA 94945

1st National Lending Services  
50 Iron Point Circle, Ste 200  
Folsom, CA 95630

Aldeas San Clemente, S.A. DE C.V.  
Acct No 601-191  
P.O. Box 670283  
Houston, TX 77267-0283

American Security Insurance Company  
Acct No 1015  
P.O. Box 50355  
Atlanta, GA 30302

BAC Home Loans Servicing, LP  
P.O. Box 10287  
Van Nuys, CA 91410-0287

BAC Home Loans Servicing, LP  
P.O. Box 10219  
Van Nuys, CA 91410-0219

BAC Home Loans Servicing, LP  
450 American St.  
Simi Valley, CA 93065

Bank of America  
Acct No xxxxx3038  
Customer Service  
P.O. Box 5170  
Simi Valley, CA 93062-5170

Bank of America  
Acct No xxxxx7595  
Customer Service  
P.O. Box 5170  
Simi Valley, CA 93062-5170

Bank of America  
P.O. Box 10287  
Van Nuys, CA 91410-0287

Bank of America  
201 N Tryon St  
Charlotte, NC 28202

Capital One  
Acct No 6434  
P.O. Box 30285  
Salt Lake City, UT 84130-0285

Capital One  
P.O. Box 71083  
Charlotte, NC 28272-1083

Capital One  
P.O. Box 85520  
Richmond, VA 23285

Capital One  
P.O. Box 30281  
Salt Lake City, UT 84130

Capital One Bank  
P.O. Box 60599  
City Of Industry, CA 91716-0599

Chase  
3415 Vision Dr.  
Mail Code 0H4-7144  
Columbus, OH 43219-6009

Contra Costa County Tax Collector  
Acct No xxx-xxx-020-4 00  
Room 100, 625 Court Street  
Martinez, CA 94553

Contra Costa County Tax Collector  
P.O. Box 7002  
San Francisco, CA 94120-7002

Countrywide Home Loans  
450 American St.  
Simi Valley, CA 93065

Countrywide Home Loans  
MSN SV-26B  
P.O. Box 10229  
Van Nuys, CA 91410-0229

Countrywide Home Loans, Inc.  
400 Countrywide Way SV-35  
Simi Valley, CA 93065

E-Loan, Inc.  
6230 Stoneridge Mall Road  
Pleasanton, CA 94588

Forest Stamps  
124 Leary Court  
San Ramon, CA 94582

Forest Stamps  
124 Leary Court  
San Ramon, CA 94582

Forest Stamps  
124 Leary Court  
San Ramon, CA 94582

Forest Stamps  
124 Leary Court  
San Ramon, CA 94582

Forest Stamps  
124 Leary Court  
San Ramon, CA 94582

Forrest Stamps  
Acct No none  
Anrea Houck  
124 Leary Ct.  
San Ramon, CA 94582

GE Money Bank  
Acct No 7542  
P.O. Box 981127  
El Paso, TX 79998-1127

GE Money Bank  
P.O. Box 981438  
El Paso, TX 79998-1438

GE Money Bank  
P.O. Box 960061  
Orlando, FL 32896-0061



GE Money Bank  
P.O. Box 981400  
El Paso, TX 79998

GE Money Bank  
P.O. Box 981439  
El Paso, TX 79998

HR Ideas, LLC  
Acct No unknown  
2262 Camino Ramon Unit 103  
San Ramon, CA 94583

JPMorgan Chase & Co.  
FL5-7201  
7255 Baymeadows Way  
Jacksonville, FL 32356

Nelnet  
3015 S Parker Rd 400  
Aurora, CO 80014

Nelnet Loans  
P.O. Box 1649  
Denver, CO 80201

Nelnet, Inc.  
Acct No 6223  
P.O. Box 82561  
Lincoln, NE 68501-2561

Nelnet, Inc.  
P.O. Box 2970  
Omaha, NE 68103-2970

Nordstrom  
P.O. Box 6566  
Englewood, CO 80155

Nordstrom  
P.O. Box 6555  
Englewood, CO 80155

Nordstrom Bank  
Acct No 0695  
P.O. Box 79134  
Phoenix, AZ 85062-9134

Nordstrom Bank  
P.O. Box 13589  
Scottsdale, AZ 85267

Popular Mortgage Servicing, Inc.  
121 Woodcrest Road  
Cherry Hill, NJ 08003

Priority Financial, Inc.  
2678 Bishop Dr. #205  
San Ramon, CA 94583-3563

Quality Loan Service Corp.  
2141 5th Avenue  
San Diego, CA 92101

Riverside County Treasurer Tax Collector  
Acct No xxx-172-012  
P.O. Box 12005  
Riverside, CA 92502-2205

San Diego County Credit Union  
Acct No xxx61  
6545 Sequence Drive  
San Diego, CA 92121

San Diego County Credit Union  
5555 Mildred St  
San Diego, CA 92110

San Diego County Credit Union  
9985 Pacific Heights  
San Diego, CA 92121

Sequoia Surgical Pavilion  
Acct No unknown  
2405 Shadelands Dr., Ste. 200 2d Floor  
Walnut Creek, CA 94598

Washington Mutual Bank  
FA 7255 Baymeadows Way  
Jacksonville, FL 32256

Washington Mutual  
P.O. Box 78148  
Phoenix, AZ 85062-8148

Washington Mutual  
Acct No xxxxxx2020  
Special Loans Department  
FSC0157  
P.O. Box 100512  
Florence, SC 29502

Washington Mutual  
P.O. Box 78065  
Phoenix, AZ 85062-8065

Washington Mutual  
P.O. Box 41275 - JAXA2040  
Jacksonville, FL 32203

Washington Mutual  
P.O. Box 1093  
Northridge, CA 91328-1093

Washington Mutual  
Support MB0118FL  
P.O. Box 3990  
Melbourne, FL 32902-3990

Washington Mutual Bank  
Acct No xxxxxx2509  
P.O. Box 100576  
Florence, SC 29502-0576

Washington Mutual Bank  
P.O. Box 44118  
Jacksonville, FL 32231-4118

Washington Mutual Bank  
3990 S Babcock St  
Melbourne, FL 32901

Washington Mutual Bank  
7757 Bayberry Rd  
Jacksonville, FL 32256

### **Disclosure Pursuant to 11 U.S.C. §527(a)(2)**

You are notified:

1. All information that you are required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete, accurate, and truthful.
2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case. Some places in the Bankruptcy Code require that you list the replacement value of each asset. This must be the replacement value of the property at the date of filing the petition, without deducting for costs of sale or marketing, established after a reasonable inquiry. For property acquired for personal, family, or household use, replacement value means the price a retail merchant would charge for property of that kind, considering the age and condition of the property.
3. The following information, which appears on Official Form 22, Statement of Current Monthly Income, is required to be stated after reasonable inquiry: current monthly income, the amounts specified in section 707(b)(2), and, in a case under chapter 13 of the Bankruptcy Code, disposable income (determined in accordance with section 707(b)(2)).
4. Information that you provide during your case may be audited pursuant to provisions of the Bankruptcy Code. Failure to provide such information may result in dismissal of the case under this title or other sanction, including criminal sanctions.

**IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE  
SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION  
PREPARER.**

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. **THE LAW REQUIRES AN ATTORNEY OR BANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST.** Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankruptcy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly and filed with the bankruptcy court. You will have to pay a filing fee to the bankruptcy court. Once your case starts, you will have to attend the required first meeting of the creditors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and with the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of relief under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only attorneys, not bankruptcy petition preparers, can give you legal advice.

## STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341

### INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

### WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

### WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

### WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

### OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

### AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

/s/ Rodney Manuel Wallin

Debtor's Signature

November 18, 2009

Date

/s/ Erica Katalin Wallin

Joint Debtor's Signature

November 18, 2009

Date